

**Information to identify the case:**

Debtor 1	<u>Krysten N. Davis</u>	Social Security number or ITIN	xxx-xx-1341
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20912-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Krysten N. Davis

8/31/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Krysten N. Davis  
Debtor

Case No. 23-20912-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 31, 2023

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2023:

Recip ID	Recipient Name and Address
db	+ Krysten N. Davis, 302 Noel Drive, Monroeville, PA 15146-1524
15595765	Duquesne Light Company, P.O. Box 371324, Pittsburgh, PA 15250-7324
15595771	Monroeville Municipal Authority, 219 Speelman Lane, Monroeville, PA 15146-3903

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Sep 01 2023 03:23:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Sep 01 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2023 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 01 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2023 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Aug 31 2023 23:38:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 31 2023 23:38:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15595741	+ Email/Text: backoffice@affirm.com	Aug 31 2023 23:39:00	Affirm Inc., 650 California Street, Floor 12, San Francisco, CA 94108-2716
15595742	+ Email/Text: backoffice@affirm.com	Aug 31 2023 23:39:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
15595746	+ EDI: CITICORP.COM	Sep 01 2023 03:23:00	Amex, P.O. Box 6789, Sioux Falls, SD 57117-6789
15595744	+ Email/PDF: bncnotices@becket-lee.com	Aug 31 2023 23:44:41	Amex, Attn: Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
15595745	+ Email/PDF: bncnotices@becket-lee.com	Aug 31 2023 23:45:28	Amex, P.O. Box 981537, El Paso, TX 79998-1537
15595749	+ EDI: CITICORP.COM		

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		Sep 01 2023 03:23:00	CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15595747	+ EDI: CAPITALONE.COM		
		Sep 01 2023 03:23:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15595748	+ EDI: CAPITALONE.COM		
		Sep 01 2023 03:23:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
15595751	^ MEBN		
		Aug 31 2023 23:27:02	Chrysler Capital, P.O. Box 961211, Fort Worth, TX 76161-0211
15595752	+ EDI: CITICORP.COM		
		Sep 01 2023 03:23:00	Citi Card/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040
15595753	+ EDI: CITICORP.COM		
		Sep 01 2023 03:23:00	Citibank, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040
15595754	+ EDI: CITICORP.COM		
		Sep 01 2023 03:23:00	Citicards CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15595756	+ EDI: WFNNB.COM		
		Sep 01 2023 03:23:00	Comenity Bank/Jared, P.O. Box 182789, Columbus, OH 43218-2789
15595755	+ EDI: WFNNB.COM		
		Sep 01 2023 03:23:00	Comenity Bank/Jared, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15595757	+ EDI: WFNNB.COM		
		Sep 01 2023 03:23:00	Comenity Bank/Ulta, Attn: Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
15595758	+ EDI: WFNNB.COM		
		Sep 01 2023 03:23:00	Comenity Bank/Victoria, P.O. Box 182789, Columbus, OH 43218-2789
15595759	+ EDI: WFNNB.COM		
		Sep 01 2023 03:23:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15595761	+ EDI: WFNNB.COM		
		Sep 01 2023 03:23:00	Comenity CB/Ulta, P.O. Box 182120, Columbus, OH 43218-2120
15595760	+ EDI: WFNNB.COM		
		Sep 01 2023 03:23:00	Comenity Capital/Burlington, P.O. Box 182120, Columbus, OH 43218-2120
15595762	+ EDI: WFNNB.COM		
		Sep 01 2023 03:23:00	Comenity/Burlington, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15595763	+ Email/PDF: creditonebknottifications@resurgent.com		
		Aug 31 2023 23:33:22	Credit One Bank, Attn: Bankruptcy Dept., P.O. Box 98873, Las Vegas, NV 89193-8873
15595764	+ Email/PDF: creditonebknottifications@resurgent.com		
		Aug 31 2023 23:44:38	Credit One Bank, N.A., P.O. Box 98872, Las Vegas, NV 89193-8872
15595766	Email/Text: kbarkley@bernsteinlaw.com		
		Aug 31 2023 23:39:00	Duquesne Light Company, 411 7th Avenue, Suite 3, Pittsburgh, PA 15219-1942
15595767	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		
		Aug 31 2023 23:38:00	Goldman Sachs Bank USA, Attn: Bankruptcy, P.O. Box 70321, Philadelphia, PA 19176-0321
15595750	EDI: JPMORGANCHASE		
		Sep 01 2023 03:23:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15595768	EDI: JPMORGANCHASE		
		Sep 01 2023 03:23:00	JP Morgan Chase Bank Card, P.O. Box 15369, Wilmington, DE 19850
15595769	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 31 2023 23:38:00	Kohls/Capital One, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
15595770	+ Email/Text: PBNCNotifications@peritussservices.com		
		Aug 31 2023 23:38:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
15595772	+ EDI: AGFINANCE.COM		
		Sep 01 2023 03:23:00	OneMain, P.O. Box 1010, Evansville, IN 47706-1010
15595773	+ EDI: AGFINANCE.COM		
		Sep 01 2023 03:23:00	OneMain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15595775	Email/Text: Bankruptcy.Notices@pnc.com		

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		Aug 31 2023 23:38:00	PNC Mortgage, Attn: Bankruptcy, P.O. Box 8819, Dayton, OH 45401
15595774	^ MEBN		
		Aug 31 2023 23:26:59	Peoples Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
15595776	+ Email/Text: enotifications@santanderconsumerusa.com		
		Aug 31 2023 23:38:00	Santander Consumer USA, Attn: Bankruptcy, P.O. Box 961245, Fort Worth, TX 76161-0244
15595777	+ EDI: RMSC.COM		
		Sep 01 2023 03:23:00	Syncb/Lowes, P.O. Box 71727, Philadelphia, PA 19176-1727
15595778	+ EDI: RMSC.COM		
		Sep 01 2023 03:23:00	Syncb/PayPal Credit, P.O. Box 71727, Philadelphia, PA 19176-1727
15595779	+ EDI: RMSC.COM		
		Sep 01 2023 03:23:00	Syncb/Sams Club, P.O. Box 71727, Philadelphia, PA 19176-1727
15595780	+ EDI: RMSC.COM		
		Sep 01 2023 03:23:00	Syncb/TJS Cos DC, P.O. Box 71737, Philadelphia, PA 19176-1737
15595781	+ EDI: RMSC.COM		
		Sep 01 2023 03:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15595782	+ EDI: RMSC.COM		
		Sep 01 2023 03:23:00	Synchrony Bank/Sams, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15595783	+ EDI: RMSC.COM		
		Sep 01 2023 03:23:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15595784	+ EDI: RMSC.COM		
		Sep 01 2023 03:23:00	Synchrony/PayPal Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15595786	+ EDI: WTRRN BANK.COM		
		Sep 01 2023 03:23:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
15595785	+ EDI: WTRRN BANK.COM		
		Sep 01 2023 03:23:00	Target NB, c/o Financial & Retail Services, Mailstop BT, P.O. Box 9475, Minneapolis, MN 55440-9475
15595787	Email/Text: bknotice@upgrade.com		
		Aug 31 2023 23:38:00	Upgrade Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004
15595788	Email/Text: bknotice@upgrade.com		
		Aug 31 2023 23:38:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street, 23rd Floor, San Francisco, CA 94111

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Mortgage, A Division Of Pnc Bank, National Ass
15595743	*+	Affirm, Inc., 650 California Street, Floor 12, San Francisco, CA 94108-2716

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association bnicholas@kmlawgroup.com
Brian J. Bleasdale	on behalf of Debtor Krysten N. Davis bleasdb@yahoo.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfbis.com

TOTAL: 7